

**I CLAIM:**

1. A necklace comprising: a necklace clasp having two complementary clasp parts releasably engageable with one another to fasten the necklace around the neck of a wearer; two connecting clasps coupled to respective ones of the clasp parts; and two or more necklace strands detachably attached at opposite ends thereof to respective ones of the connecting clasps.

2. A necklace according to claim 1; wherein each necklace strand has at each of the opposite ends thereof a connector ring detachably attached to one of the connecting clasps.

3. A necklace according to claim 2; wherein the connector rings are permanently connected to the ends of the necklace strands.

4. A necklace according to claim 1; wherein at least one of the necklace strands comprises two or more individual strands having at each of their opposite ends a common connector ring detachably attached to one of the connecting clasps.

5. A necklace according to claim 1; wherein each of the necklace strands comprises two or more individual strands having at each of their opposite ends a common connector ring detachably attached to one of the connecting clasps.

6. A necklace according to claim 1; wherein the connecting clasps comprise spring ring clasps.

7. A necklace comprising: a necklace clasp having two complementary clasp parts releasably engageable with one another to fasten the necklace around the neck of a wearer; two connector rings coupled to respective ones of the clasp parts; at least one necklace strand permanently connected at opposite ends thereof to respective ones of the connector rings; and one or more necklace strands detachably attached at opposite ends thereof to respective ones of the connector rings.

8. A necklace according to claim 7; wherein each of the detachably attached necklace strands has at opposite ends thereof a connecting clasp detachably attached to one of the connector rings.

9. A necklace according to claim 8; wherein the connecting clasps comprise spring ring clasps.

10. In combination: a universal clasp comprising a necklace clasp having two complementary clasp parts releasably engageable with one another, and two connecting clasps coupled to respective ones of the clasp parts; and a plurality of necklace strands each having at opposite ends thereof a connector ring, the connector rings of each necklace strand being detachably

attachable to the connecting clasps to enable desired ones of the necklace strands to be interchangeably, detachably attached to the universal clasp to create different necklaces.

11. A combination according to claim 10; wherein the plurality of necklace strands includes necklace strands of different design, size or color.

12. A combination according to claim 10; wherein one or more of the necklace strands comprises two or more individual strands having at each of their opposite ends a common connector ring.

13. A combination according to claim 10; wherein the connecting clasps comprise spring ring clasps.

14. A combination according to claim 13; wherein the plurality of necklace strands includes necklace strands of different design, size or color.

15. A combination according to claim 13; wherein one or more of the necklace strands comprises two or more individual strands having at each of their opposite ends a common connector ring.